

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ralph Crosby
LaSalle B Crosby
Debtor(s)

Case No. 09 B 42348

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2009.
- 2) The plan was confirmed on 01/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/08/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$158,036.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$68,056.00
Less amount refunded to debtor	\$916.13

NET RECEIPTS: \$67,139.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,144.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,144.35

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	500.00	NA	NA	0.00	0.00
American Collection Corp	Unsecured	154.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	2,811.00	2,811.59	2,811.59	361.65	0.00
American InfoSource LP	Unsecured	NA	673.25	673.25	86.65	0.00
Becket & Lee	Unsecured	767.00	767.87	767.87	98.83	0.00
Collection	Unsecured	66.00	NA	NA	0.00	0.00
Cook County Treasurer	Unsecured	4,097.61	0.30	0.30	0.04	0.00
Cook County Treasurer	Secured	4,097.61	2,123.30	2,123.00	2,123.00	0.00
ECast Settlement Corp	Unsecured	313.00	313.36	313.36	40.31	0.00
First Source Healthcare	Unsecured	100.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	24,661.00	NA	NA	0.00	0.00
GMAC Auto Financing	Secured	24,661.00	20,225.00	20,225.00	20,225.00	2,062.74
GMAC Auto Financing	Unsecured	NA	4,547.62	4,547.62	585.32	0.00
Internal Revenue Service	Priority	700.00	4,473.63	4,473.63	4,473.63	0.00
Internal Revenue Service	Unsecured	NA	39.01	39.01	5.02	0.00
Kovitz Shifrin Nesbit	Unsecured	NA	0.00	0.00	0.00	0.00
Kovitz Shifrin Nesbit	Secured	1,043.00	1,042.94	1,042.97	643.24	0.00
Merchandise Credit Guide	Unsecured	179.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,025.00	1,025.66	1,025.66	132.01	0.00
Nationstar Mortgage LLC	Secured	199,848.40	197,708.36	197,708.36	0.00	0.00
Nationstar Mortgage LLC	Secured	199,848.40	1,316.40	1,316.40	1,316.40	0.00
NCO Financial Systems	Unsecured	132.00	NA	NA	0.00	0.00
Palisades Collection LLC	Unsecured	NA	25,134.81	25,134.81	3,235.00	0.00
Pinnacle Mangement Services Inc	Unsecured	1,612.90	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	9,192.00	8,414.06	8,803.03	8,803.03	862.95
Portfolio Recovery Associates	Unsecured	582.00	582.15	582.15	74.93	0.00
Portfolio Recovery Associates	Unsecured	421.00	431.40	431.40	55.53	0.00
Portfolio Recovery Associates	Unsecured	316.00	316.51	316.51	40.71	0.00
Portfolio Recovery Associates	Unsecured	5,129.00	5,080.59	5,080.59	653.92	0.00
Rockford Mercantile Agency	Unsecured	295.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	107,349.00	107,865.12	107,865.12	13,882.88	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sallie Mae	Unsecured	9,256.00	9,577.56	9,577.56	1,232.73	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$197,708.36	\$0.00	\$0.00
Mortgage Arrearage	\$1,316.40	\$1,316.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$32,194.00	\$31,794.27	\$2,925.69
TOTAL SECURED:	\$231,218.76	\$33,110.67	\$2,925.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,473.63	\$4,473.63	\$0.00
TOTAL PRIORITY:	\$4,473.63	\$4,473.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$159,166.80	\$20,485.53	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,144.35</u>	
Disbursements to Creditors	<u>\$60,995.52</u>	
TOTAL DISBURSEMENTS :		<u>\$67,139.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.